

Information to identify the case:

Debtor 1	Karla K. Hunt	Social Security number or ITIN	xxx-xx-9647
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-17526-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karla K. Hunt
aka Karla K Ott, aka Karla K Diaz

8/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karla K. Hunt
Debtor

Case No. 16-17526-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ Karla K. Hunt, 9 Twin Oaks Drive, Bridgeton, NJ 08302-7013
cr	+ City of Bridgeton, c/o Bertram Law Office, L.L.C., 56 Fayette Street, P.O. Box 257, Bridgeton, NJ 08302-0195
517669916	+ Bayview Loan Servicing, LLC, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516250732	+ City of Bridgeton Tax Office, c/o Bertram Law Office LLC, PO Box 257, Bridgeton, NJ 08302-0195
516127017	+ Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
516127018	+ Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
519244085	+ Headlands Residential Series, SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
519244086	+ Headlands Residential Series, SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Headlands Residential Series SN Servicing Corp. 95501-0305
516339645	+ Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
516127019	+ Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
517928067	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
517928068	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121, Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400 Seattle, WA 98121-3132
516218107	+ Rebecca J. Bertram, Solicitor, 56 Fayette Street, Bridgeton, NJ 08302-2425
516127024	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
516127025	+ The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
516218106	+ The City of Bridgeton, Office of Tax Collection, 181 E. Commerce Street, Bridgeton, NJ 08302-2623

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519014934	+ Email/Text: bknotices@sns.com	Aug 06 2021 20:27:00	Argolica, LLC, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, Argolica, LLC, c/o SN Servicing Corporation 95501-0305
519014933	+ Email/Text: bknotices@sns.com	Aug 06 2021 20:27:00	Argolica, LLC, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
516218105	+ EDI: LCIBAYLN	Aug 07 2021 00:23:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873
517319023	+ EDI: RECOVERYCORP.COM	Aug 07 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516205858	EDI: RECOVERYCORP.COM	Aug 07 2021 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
516127014	+ EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516165263	EDI: CAPITALONE.COM		

District/off: 0312-1

User: admin

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		Aug 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516322581	EDI: BL-BECKET.COM	Aug 07 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516127015	EDI: JPMORGANCHASE	Aug 07 2021 00:23:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516127016	EDI: JPMORGANCHASE	Aug 07 2021 00:23:00	Chase Mtg, P.o. Box 24696, Columbus, OH 43224
516127020	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 06 2021 20:26:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516345905	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
516345589	EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
516127021	+ EDI: PRA.COM	Aug 07 2021 00:23:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516127022	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synch/ashley Furniture, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516127023	+ EDI: RMSC.COM	Aug 07 2021 00:23:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516345881	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

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Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mwclaw.com
Charles H. Jeanfreau	on behalf of Creditor Land Home Financial Services Inc. charles.jeanfreau@mccalla.com, BNCmail@w-legal.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Karla K. Hunt jjresq@comcast.net jjrogers0507@gmail.com
Kevin Gordon McDonald	on behalf of Creditor BAYVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca J. Bertram	on behalf of Creditor City of Bridgeton rebeccajbertram@gmail.com
Tammy L. Terrell	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bankruptcy@fskslaw.com

TOTAL: 11